

DEPOSIT ACTIVITY OF BANKS IN THE ASPECT OF FORMING THEIR RESOURCE BASE

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Deposit activity of banking institutions is primarily aimed at ensuring a stable resource base and protecting the interests of depositors and creditors. Therefore, in order to maintain their own liquidity and competitiveness, banks are forced to offer new deposit products, improve deposit activity, and use various financial instruments in order to expand their activities.

The main factors affecting the attraction of depositary bank resources are the early withdrawal of funds from the account, changing economic and political situations, the change rate policy of the central bank, normal reserves of bank resources, a stable customer base, military operations in the East, the image of a banking institution market, and the effectiveness of marketing policy of the bank's competitive range of services provided to customers in the service of current and deposit accounts.

Analysis of the deposit portfolio of the banking system of Ukraine showed that the outflow of deposits in national currency

for 2014 and 2015 amounted to 66 billion hryvnias, in foreign currency (17 billion US dollars). Market retail deposits decreased due to the mistrust of the population of banks, and the amount of the deposit market entities was increased by the increase of cash flow. Interest rates on deposits in recent years have declined. When considering the structure of deposits, it is determined that the banking system of Ukraine raised funds for a short period; mainly under 1 year and on demand.

This analysis revealed the problem areas in the implementation of the deposit of the banking system of Ukraine and the ways of its improvement. In particular, it is necessary to expand the product line with new bank deposit accounts, which have various modes of operation. In this case, it is necessary to refrain from using pricing methods to attract customers, replacing them with offers such as free additional service and a greater number of services at the same price.